

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MONICA M EDWARDS	§	Case No.: 09-20298
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2009.
- 2) This case was confirmed on 07/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/17/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2009, 02/03/2010, 07/08/2010.
- 5) The case was dismissed on 09/23/2010.
- 6) Number of months from filing to the last payment: 11
- 7) Number of months case was pending: 18
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 24,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,385.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 1,385.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,244.52
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 93.98
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 1,338.50**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	772.00	730.65	730.65	.00	.00
NISSAN MOTOR ACCEPTA	SECURED	1,466.00	1,467.08	1,466.00	30.00	.00
NATIONAL CITY MORTGA	SECURED	47,633.00	50,892.49	.00	.00	.00
NATIONAL CITY MORTGA	SECURED	NA	2,812.12	2,812.12	.00	.00
CITY OF CHICAGO WATE	SECURED	800.00	.00	800.00	.00	.00
CITY OF CHICAGO WATE	UNSECURED	800.00	NA	NA	.00	.00
NATIONAL CITY MORTGA	UNSECURED	6,071.00	NA	NA	.00	.00
500 FAST CASH	UNSECURED	260.00	NA	NA	.00	.00
ECMC	UNSECURED	71,859.00	73,057.56	73,057.56	.00	.00
SPRINT	UNSECURED	612.00	NA	NA	.00	.00
TCF BANK	UNSECURED	486.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	278.00	278.34	278.34	.00	.00
BANK OF AMERICA NA	UNSECURED	157.00	NA	NA	.00	.00
CAPIO PARTNERS	UNSECURED	1,060.00	1,060.06	1,060.06	.00	.00
CHECK INTO CASH	UNSECURED	570.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	300.00	NA	NA	.00	.00
SPRINT NEXTEL DISTRI	UNSECURED	1,181.00	1,014.39	1,014.39	.00	.00
COMMONWEALTH EDISON	UNSECURED	600.00	745.32	745.32	.00	.00
EMERGENCY CARE PHYSI	UNSECURED	462.00	NA	NA	.00	.00
MID AMERICA BANK	UNSECURED	95.00	NA	NA	.00	.00
HEALTH CONSULTING II	UNSECURED	50.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	552.00	552.38	552.38	.00	.00
PEOPLES GAS	UNSECURED	1,768.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EMERGENCY CARE PHYS	UNSECURED	275.00	NA	NA	.00	.00
HSBC CARSON	UNSECURED	1,194.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,919.00	1,919.15	1,919.15	.00	.00
IL DEPT OF TRANSPORT	UNSECURED	70.00	NA	NA	.00	.00
ILLINOIS DEPT OF HUM	UNSECURED	1,100.00	NA	NA	.00	.00
LINDA A PALUMBO MD	UNSECURED	106.67	NA	NA	.00	.00
UNIMED LTD	UNSECURED	78.00	NA	NA	.00	.00
MICHAEL SPINAK	UNSECURED	4,000.00	NA	NA	.00	.00
NORTHWESTERN MEDICAL	UNSECURED	200.00	NA	NA	.00	.00
LEWIS UNIVERSITY	UNSECURED	8,952.00	8,952.29	8,952.29	.00	.00
SPRINT	UNSECURED	401.00	NA	NA	.00	.00
PLATINUM CASH	UNSECURED	350.00	NA	NA	.00	.00
RICHARD I KAUFMAN DD	UNSECURED	135.00	NA	NA	.00	.00
ISAC	UNSECURED	2,923.00	2,946.52	2,946.52	.00	.00
UNIVERSITY OF CHICAG	UNSECURED	10.00	NA	NA	.00	.00
UNITED CASH LOAN	UNSECURED	200.00	NA	NA	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	16.50	16.50	.00
NISSAN MOTOR ACCEPTA	UNSECURED	NA	.00	1.08	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	108.20	108.20	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,812.12	.00	.00
Debt Secured by Vehicle	1,466.00	30.00	.00
All Other Secured	<u>800.00</u>	<u>.00</u>	<u>.00</u>
TOTAL SECURED:	5,078.12	30.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>16.50</u>	<u>16.50</u>	<u>.00</u>
TOTAL PRIORITY:	16.50	16.50	.00
GENERAL UNSECURED PAYMENTS:	91,365.94	.00	.00

Disbursements:

Expenses of Administration	\$ 1,338.50	
Disbursements to Creditors	\$ 46.50	
TOTAL DISBURSEMENTS:		\$ 1,385.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/15/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.